



Llano PPO Plan



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit 1-817-877-5700 or call BEK.Family. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-817-877-5700 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$1,500.00 Individual / \$4,500.00 Family per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>Preventive Care</u> and primary care services with <u>copay</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other <u>deductibles</u> for specific services?	Yes, <u>Prescription Drugs - Network</u> : \$ 100.00 Individual / \$ 300.00 Family Non- <u>Network</u> : Not Covered	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	\$4,000.00 Individual / \$8,000.00 Family per calendar year	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover, penalties for failure to obtain <u>prior authorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> .
Will you pay less if you use a <u>network provider</u>?	Not Applicable	This <u>plan</u> does not use a <u>provider network</u> . You can receive covered services from any <u>provider</u> .

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	Limitations, Exceptions, & Other Important Information	
		<u>Network Provider</u> (You will pay the least)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$35.00 <u>copay</u> /visit	If you receive services in addition to office visit, additional copays, <u>deductibles</u> , or <u>coinsurance</u> may apply.
	<u>Specialist</u> visit	\$50.00 <u>copay</u> /visit	If you receive services in addition to office visit, additional copays, <u>deductibles</u> , or <u>coinsurance</u> may apply.
	<u>Preventive care/screening/immunization</u>	No charge	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	<u>Prior Authorization</u> required for certain services or \$500.00 penalty applies.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	Limitations, Exceptions, & Other Important Information	
		Network Provider (You will pay the least)	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.optumrx.com	Generic Drugs (Tier 1)	Retail: \$10.00 <u>copay</u> Mail Order: \$20.00 <u>copay</u>	Retail up to a 31 days supply. Mail Order up to a 90 day supply. Certain drugs may require <u>Prior Authorization</u> . <u>Deductible</u> must be satisfied before <u>copay</u> applies.
	Preferred brand drugs (Tier 2)	Retail: \$35.00 <u>copay</u> Mail Order: \$70.00 <u>copay</u>	Retail up to a 31 days supply. Mail Order up to a 90 day supply. Certain drugs may require <u>Prior Authorization</u> . <u>Deductible</u> must be satisfied before <u>copay</u> applies.
	Non-preferred brand drugs (Tier 3)	Retail: \$60.00 <u>copay</u> Mail Order: \$120.00 <u>copay</u>	Retail up to a 31 days supply. Mail Order up to a 90 day supply. Certain drugs may require <u>Prior Authorization</u> . <u>Deductible</u> must be satisfied before <u>copay</u> applies.
	<u>Specialty drugs</u> (Tier 4)	25% <u>coinsurance</u> - must be obtained through the OptumRx Specialty pharmacy	Min \$100.00 Max \$250.00 Specialty up to a 31 days supply. Certain drugs may require <u>Prior Authorization</u> . <u>Deductible</u> must be satisfied before <u>copay</u> applies.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	<u>Prior Authorization</u> required for certain services or \$500.00 penalty applies.
	Physician/surgeon fees	20% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	\$200.00 <u>copay</u> /visit, 20% <u>coinsurance</u>	None
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	Limitations, Exceptions, & Other Important Information	
		<u>Network Provider</u> (You will pay the least)	
	<u>Urgent care</u>	\$75.00 <u>copay</u> /visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	<u>Prior Authorization</u> required or \$500.00 penalty applies.
	Physician/surgeon fees	20% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35.00 <u>copay</u> /visit	<u>Prior Authorization</u> required for certain services or \$500.00 penalty applies. Partial <u>Hospitalization</u> /Intensive Outpatient Treatment In-network 20% after <u>plan deductible</u> .
	Inpatient services	20% <u>coinsurance</u>	<u>Prior Authorization</u> required for inpatient facility or \$500.00 penalty applies.
If you are pregnant	Office visits	\$35.00 <u>copay</u> /initial visit only	<u>Prior Authorization</u> required for inpatient stays that exceed 48 hours for natural delivery or 96 hours for cesarean or \$500.00 penalty applies. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of service, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC. (i.e., ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u>	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	Limited to 60 visits per calendar year for <u>Home Health Care</u> . <u>Prior Authorization</u> required for <u>Home Health Care</u> for certain services (skilled nursing by RN or LPN) or \$500.00 penalty applies.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	None
	<u>Habilitation services</u>	20% <u>coinsurance</u>	None
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	Limited to 60 days per calendar year. <u>Prior Authorization</u> required or \$500.00 penalty applies.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	<u>Prior Authorization</u> required for DME over \$1,000 or \$500.00 penalty applies.
	<u>Hospice services</u>	No charge	<u>Prior Authorization</u> required before admission for an inpatient stay in a hospice facility or \$500.00 penalty applies.
	Children's eye exam	Not covered	Child routine vision is not covered.

Common Medical Event	Services You May Need	Limitations, Exceptions, & Other Important Information	
		<u>Network Provider</u> (You will pay the least)	
If your child needs dental or eye care	Children's glasses	Not covered	Child glasses are not covered.
	Children's dental check-up	Not covered	Child dental check-up is not covered.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)			
• Acupuncture • Bariatric Surgery • Cosmetic Surgery • Dental Care	• Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S.	• Routine foot care • Routine vision exam (i.e. refraction) • Weight loss programs	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
• Chiropractic care	• Hearing aids	• Private-duty nursing	

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/ebsa/healthreform>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov/ or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: 1-844-587-8503 or visit www.myuhc.com or the Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-587-8503.

* For more information about limitations and exceptions, see the plan or policy document at bek.family

Traditional Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-587-8503.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-844-587-8503.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deitsch, ruf 1-844-587-8503 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-587-8503.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-844-587-8503.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-844-587-8503.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-844-587-8503.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall deductible	\$1,500.00
■ <u>Specialist copayment</u>	\$50.00
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Specialist office visits (*pre-natal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,500.00
<u>Copayments</u>	\$0.00
<u>Coinsurance</u>	\$2,200.00
<i>What isn't covered</i>	
Limits or exclusions	\$60.00
The total Peg would pay is	\$3,760.00

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall deductible	\$1,500.00
■ <u>Specialist copayment</u>	\$50.00
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$200.00
<u>Copayments</u>	\$1,200.00
<u>Coinsurance</u>	\$0.00
<i>What isn't covered</i>	
Limits or exclusions	\$20.00
The total Joe would pay is	\$1,420.00

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall deductible	\$1,500.00
■ <u>Specialist copayment</u>	\$50.00
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,500.00
<u>Copayments</u>	\$200.00
<u>Coinsurance</u>	\$200.00
<i>What isn't covered</i>	
Limits or exclusions	\$0.00
The total Mia would pay is	\$1,900.00